

it in a Western city, maybe, across the world.

But here is what happened in this case. This is cause for alarm because of the lack of attention that is being paid to this issue in the press, frankly, and also when the press asks Presidential candidates questions in debates because it has not been a subject of much debate at all. I am talking about three individuals, two Hungarians and a Ukrainian, who were arrested last Wednesday after trying to sell highly enriched uranium, according to diplomats in that part of the world. Now, it was only half a kilogram, and the poundage was very limited. We know you need a lot more kilograms, a lot more pounds to have a real threat.

But here is the problem. We have an administration that has had a series of recommendations made to it over many years now about ways we can prevent this nightmare from taking place. I gave a speech a couple of weeks ago, and a lot of Members of this body have been concerned about this issue for years. But the administration has not shown the kind of leadership we need to prevent the nightmare of nuclear terrorism.

What can we do? Well, there are a couple of things we can do.

Very simply, this country could lead an effort, an international effort to create a global library of fissile material so we can track this material if an explosion occurred or if a terrorist attack occurred. Countries would be accountable if we did that. But this administration has not shown a willingness to show real leadership on this issue.

Secondly, we should treat an issue such as this as a crime against humanity. That is another step which should be taken, and this administration should lead that effort. Unfortunately, they have not. They have allowed a real gap in the work to persist so that other groups, international groups, groups here in America, nonproliferation groups across the country have had to take up the ball, so to speak, and run with it because this administration does not show the leadership.

I would ask this administration, I would implore them that even in the last year of an 8-year administration, they take this issue very seriously, even if this particular case that was pointed out in the New York Times and other places was by a small group of very unsophisticated people across the world. At some point in time, we are going to be faced with the challenge of a very sophisticated group of terrorists. It might be al-Qaida, which is seeking to do this every day of the week. That is the nightmare, and we are not prepared for it, we are not spending enough time on it. The administration should lead this effort. The next administration as well as this Congress has to show leadership.

That is a gentle but firm reminder from a story just last week. It is a real threat to our existence, and it is a

threat to our national security in and of itself.

I yield the floor and suggest the absence of a quorum.

The PRESIDING OFFICER. The clerk will call the roll.

The assistant legislative clerk proceeded to call the roll.

Ms. KLOBUCHAR. Mr. President, I ask unanimous consent that the order for the quorum call be rescinded.

The PRESIDING OFFICER (Mr. WHITEHOUSE). Without objection, it is so ordered.

LENDING DISASTER AND POOL SAFETY

Ms. KLOBUCHAR. Mr. President, I rise to talk about a very important constituent of mine, a 6-year-old girl named Abbey Taylor, who was severely hurt this past summer in a pool accident—something that could have been prevented if this body and the House of Representatives had acted a few years ago on a pool safety bill. We have an opportunity, before we go into recess, before the year's end, to do the right thing. But before I talk about that, I would like to make note of the President's remarks today on the subprime housing crisis that threatens our Nation's economy.

While I am pleased that after months of trying to wish the problem away, the President has finally decided to come forward with a proposal for this problem. Today's announcement is only a small step toward helping homeowners faced with foreclosure. We must do more if we are truly going to address this problem.

In the world of subprime lending, the chickens have finally come home to roost. Nearly 8.6 percent—or 1 in 12—of subprime mortgages in my State, the State of Minnesota, are in foreclosure. Minnesota had the fourth highest foreclosure rate in the second quarter of this year. The results of this spike in foreclosures will be devastating for our State, as it will be for other States across the country.

As the number of foreclosures increase, property values are likely to drop, resulting in decreased tax revenues and increased municipal maintenance costs. Slumping housing values are also likely to result in decreased consumer spending and could jeopardize the overall economy.

If we are to contain the economic spillover effect of the subprime lending disaster, we must act now.

We need additional reforms to protect borrowers, such as ensuring that borrowers actually understand all the terms of their mortgage in a simple, one-page description of their terms, including their ability to repay a loan at both the teaser rate and the adjusted rate. We also need to ensure that homeowners aren't hit with a huge and unexpected tax or insurance bill at the end of the year by escrowing that amount.

I am a cosponsor of the Borrower's Protection Act that would require

mortgage lenders and brokers to protect consumers from predatory lending practices. Banks should simply not be allowed to offer loans—and actually, banks today are regulated in a way that makes sure they are not allowed to offer these loans. I want to make sure other lenders, nonbank lenders, these predatory lenders are asked to follow the same rules.

We need to protect the economy and take comprehensive action now before it is too late. Millions of families have been waiting for the President to take a seat at the table, and let's hope as we move forward we can enact legislation that truly addresses the needs of these families.

But I come here today to discuss, as I said, a constituent of mine, a little 6-year-old girl named Abbey Taylor, a very brave little girl. I hope this story will give people a sense of urgency about moving the legislation that is currently before the Senate. I know we have big bills before us—and I come to the floor urging my colleagues on the other side of the aisle to allow these bills to proceed—bills such as the farm bill, which is so important to so many farmers in my State and to get these appropriations bills moving. The President has threatened to veto, and we have stopped the Transportation bill, despite the move of the Democrats to push and push and push the Transportation bill. There are two that have been stopped, and that includes, I will tell my colleagues, \$195 million in funding that will help us to complete the work on the I-35W bridge that so tragically fell in the middle of a beautiful day in Minnesota, right in the middle of the river. It should never have happened.

Sometimes the bills that we work on here can make a difference in a very small way, in a way that maybe isn't as big and you don't talk about as much on TV, but in a way that can help save lives of girls such as Abbey Taylor. This legislation has already passed the Commerce Committee unanimously, and it is awaiting our action. This legislation would help prevent serious injury or death to other children. I want to convey the sense of urgency on behalf of Abbey Taylor and her parents to each and every one of my colleagues. I want my colleagues to know that families across our country are waiting for us to finally pass this legislation. One of those families waiting is the Taylor family of Edina, MN.

This summer, their daughter Abbey went swimming at a local pool. She was in a shallow wading pool when she sat over an open drain hole and had most of her intestines torn out by the drain's powerful suction. It was a miraculous gift that she lived. She actually sat up and moved away from the suction when so many other children have perished when the same thing has happened. So she somehow managed to stand up and take a few steps before collapsing along the side of the wading pool.

She remained hospitalized for weeks after undergoing several surgeries. She will survive, thanks to a miracle, but doctors expect she will need a feeding tube the rest of her life. She is now on a list for transplant.

What happened to this little 6-year-old girl on a summer day in Minnesota is horrific. My own daughter's name is Abigail, and hearing about this incident brings chills to any parent. When I first saw the story in our local newspaper, I had to stop reading it because the details of it were so disturbing. This is something that we can prevent, and this is something that is every parent's nightmare. You look at this first as a mother: Your daughter is enjoying a beautiful summer day having fun playing at the local pool. This is not just the deep end of the pool. This was the kiddie wading pool. But suddenly something terrible happens and your life is changed forever. That is what happened to the Taylors.

When it was first reported, like everyone else, I thought it was some kind of a freak, one-of-a-kind incident. I never thought I would spend time talking about it on the Senate floor. I didn't think I would have to come to the Senate floor twice to talk about it, when, in fact, the bill that addresses this passed our committee unanimously and has already passed through the Senate years back. But then I learned this was not the first time this has happened. As it turns out, although most pools are safe and well maintained, this type of incident has happened too many times before, resulting in the death of several dozen children over the past 15 years.

It even has a name. It is called pool entrapment. It occurs when a child becomes stuck on a drain and is unable to escape due to the high velocity and pressure of the water that is being sucked into the drain. Another scenario occurs when hair or jewelry gets sucked into the drain, making it difficult for a child to pull free. According to the Consumer Product Safety Commission, the pressure on some pool drains can be as strong as 300 pounds per inch. In fact, several years ago, the Commission produced an educational video on this danger. It showed a muscle-bound man trying to pull a ball off a swimming pool drain using both arms and all of his might and he couldn't do it. The suction force was too powerful.

Two years ago, the Consumer Product Safety Commission issued a report saying it was aware of at least 27 deaths and many more emergency room visits and hospitalizations due to this entrapment. Most of these victims were children. It is unclear how many actual entrapment incidents there have been that have not resulted in death but instead severe injury because entrapment is a little known risk, and it is possible that many swimming pool drowning deaths or other injuries have not been classified as entrapment.

This legislation must pass. The legislation has several important provi-

sions. It would take the Consumer Product Safety Commission's standards for pool drains, which are now voluntary, and make them mandatory. It would prohibit the manufacture, sale or distribution of drain covers that do not meet the standards established by the Commission.

Most importantly—and this was an enormous improvement over the past bill that this body passed years ago—it requires that all public pools in this country, including hotels, apartments, local municipal pools, and other pools intended for multiple users be equipped with antientrapment drain covers. These covers are something like 30 bucks apiece. This was the amendment I introduced on behalf of children such as Abbey, and I am proud it has now been included in the bill.

In addition, we have an agreement on another provision that would require that all of these public pools with single-made drains incorporate an additional layer of protection to guard against suction-related drowning. Again, this is about \$130 we are talking here—not about private pools but about huge public pools that are used by thousands and thousands and thousands of children.

This legislation is called the Virginia Graeme Baker Pool and Spa Safety Act, named in the memory of 7-year-old Virginia Graeme, who was a granddaughter of former Secretary of State James Baker. I talked to Secretary of State Baker just about a week ago, and we both concur in our frustration that while this legislation has huge bipartisan support, it is being held up by one of our colleagues, someone on the other side of the aisle, someone who I think has said he wants to work with us and wants to get this through, but we have been so far unsuccessful, despite several efforts. I talked to James Baker. But just as importantly, every other week I talk to the Taylors, and they always ask me if we have gotten this legislation passed yet.

Now, what do you say when you talk, as I do, to the father of this little girl, Abbey Taylor, who continues to struggle in the months that have passed since losing her intestines? Do you tell them that, well, we passed it unanimously through the committee, but now it is stuck, that one person is able to hold up a bill that 99 other people support? These parents are so courageous that they have moved on from that, and they even want her severe injury discussed today. They wanted me to discuss this. They want the world to know what happened to her because they don't want it to happen to another little girl again. They are not afraid to have us talk about what happened to their little daughter because they want it to never happen to another child again.

There is a saying that when an accident happens that could reasonably have been prevented, then it is not really accurate to call it an accident. It is actually a failure. In the case of

injuries and deaths caused by pool entrapment, it is not a failure by children or their parents. They have a reasonable expectation to think their child can go into a public wading pool and not lose their intestines. It is really a failure of our country, of our product safety laws, and we all have to take responsibility for it, just as we have to take responsibility for these toxic toys that shouldn't be on our shores and in our stores, which is something else that we need to get done before we go home for the holidays. It is a failure, whether it is about the toys or whether it is about these pool drains. It is a failure that is within our power to correct, a problem that can be faced through reasonable measures and fixed by legislation.

I think the fact that Senator STEVENS supports this bill and has worked with us on it and the fact that we have Republican support for this bill shows this isn't some whacky legislation. We worked with people on both sides. We worked with the manufacturers. We worked with the consumer groups. We came up with a reasonable bill.

So I ask my colleagues: What am I supposed to tell this dad when I talk to him tonight? Am I supposed to tell him that some rules in the Senate say that one person can hold up a bill against the will of the entire body? I don't want to tell him that. I want to tell him we were able to work this out and get this bill through and to make sure no other parents are sitting in a waiting room in a hospital for weeks while they are trying to find out if their daughter is going to live or if there is going to be a transplant for their daughter. I want to tell them this isn't going to happen again.

On behalf of Abbey Taylor and the Taylor family and for the health and safety of all of our children, I urge the Senate to take quick action to pass these simple consumer measures that are before us; to pass the measure about the toys, to pass the measure about the pool drains. We are dealing with huge issues in this body: the war in Iraq, foreign intelligence, we are talking about the farm bill, and we want them to pass. But these consumer bills can actually have an impact immediately in a little child's life. So let's go back and get this done.

Thank you, Mr. President. I yield the floor, and I note the absence of a quorum.

The PRESIDING OFFICER. The clerk will call the roll.

The assistant legislative clerk proceeded to call the roll.

Ms. STABENOW. Mr. President, I ask unanimous consent that the order for the quorum call be rescinded.

The PRESIDING OFFICER. Without objection, it is so ordered.

FILIBUSTERS

Ms. STABENOW. Mr. President, I come to the floor today with great concern and frustration, as I know my colleagues in the majority feel, about the